

Return of Premium vs. Term
20 Year Term
\$500,000 Face Amount

Non Smokers

Age	Premium			Cash Value	IRR
	Refund Term	Term	Difference		
35	\$ 1,050	\$ 295	\$ 755	\$ 21,000	3.50%
45	\$ 1,755	\$ 710	\$ 1,045	\$ 35,100	3.60%
55	\$ 4,080	\$ 1,710	\$ 2,370	\$ 81,600	4.10%

Smokers

Age	Premium			Cash Value	IRR
	Refund Term	Term	Difference		
35	\$ 2,880	\$ 1,250	\$ 1,630	\$ 57,600	5.40%
45	\$ 5,755	\$ 3,020	\$ 2,735	\$ 115,100	6.90%
55	\$ 11,880	\$ 7,765	\$ 4,115	\$ 237,600	9.60%

***IRR = Internal Rate of Return on Difference in Premiums.
It's Tax Free, It's Guaranteed***